

Amendments to the Specification:

Please replace the paragraph beginning on page 4, line 1, with the following amended paragraph:

The system according to this aspect of the invention also includes a plurality of modules. A document-rendering module is provided for presenting the user with a web-based representation of the document. Also provided is a legal disclosure module for presenting the user, in the web environment, with legal information related to electronically signing the document, and for obtaining agreement from the user of this legal information. A document approval module for providing the signature of the user to the document, upon agreement from the user of the legal information, is also provided. The system further includes a process log module for generating a process log of the signing of the document and securely associating this process log with the document as signed. Finally, a document distribution module for making the document as signed available to the user is also provided. ~~COMMENT: NO MENTION OF THE CUSTOMIZATION OR THE USER BINDING MODULES HERE.~~

Please replace the paragraphs beginning on page 11, line 4, through page 12, line 5, with the following amended paragraphs:

Referring to FIG. 2A, there is first illustrated the log in process of the user accessing the system. A log-in module 40 is provided, ensuring a successful login of the user. The identity of the user is then checked through a user authentication module 42. User specific information 44 is available for this purpose. The document is then prepared using templates, boilerplate text or user-specific information 44 obtained from the system to which the user is logged on.

Referring to FIG. 2B, there is shown how the document, once ready, is preferably stored 50 in short-term document storage 52 for future reference. A copy of the document is rendered to HTML 54 or any other method used by the Web browser to which a "sign" button is added at an

appropriate location. In this embodiment, the user first clicks on the sign button 56 and is then taken to the legal disclosure and consent page or pages where the legal intent of the user is confirmed 60. The user may at this point go back 58 to the Web browser rendition of the document 54 to review its content again, if so desired. Once the user has agreed to all legal implications of the signing process, the actual approved document is created 62. The document is fetched from short-term storage 52, the unique information about the user representing his signature is attached thereto, and the document is preferably hashed, timestamped and signed using the system's private key.

Referring to FIG. 2C, there is shown that the signed document is stored 70 in long-term storage 72 for future reference using the user's transaction id as unique key. From there, several options are possible. The document may be e-mailed 74 to the user and any other interested party. It may be available for download 76 and the user is automatically taken to the download page. Alternatively, an URL to the download page may be e-mailed 78 to the user.

FIG. 2D illustrates the download process.

At each step of the method above, an archiving module 80 keeps a record of the entire process. Preferably, this information is hashed 82 and stored in a WORM log store 84. A digital notary 86 provides a time stamp for each event.

It is understood that the embodiment of FIGs. 2A to 2D is given as an example and is in no way limitative to the scope of the present invention.

Referring to FIG. 4, there is generally illustrated how the method and system of the present invention would for example appear to a user thereof. At step 100, the user accesses the merchant's last page just before the hand-off to the e-Signing process. Then step 102 informs the user about the processes in-use to create the electronic signature and provides him with the required legal disclosures. At step 106, the contract is reviewed and approved. The last key step

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108 of the e-Signing process presents to the user the legal implications of proceeding with the electronically signing of these contracts. Other representations are possible.